

FIG. 1

140



ESTABLISH AN ACCOUNT FOR A USER ON
A FIRST DATE, WHEREIN THE ACCOUNT
HAS AN ASSOCIATED MONETARY AMOUNT
THAT CANNOT BE ACCESSED UNTIL A
SECOND DATE

142

ALLOW THE USER TO INCREASE THE
MONETARY AMOUNT ASSOCIATED WITH
THE ACCOUNT

144

INCREASE THE MONETARY AMOUNT ON
THE SECOND DATE

146

ALLOW THE USER TO DECREASE THE
MONETARY AMOUNT AFTER THE SECOND
DATE

148

FIG. 2

180 →
182
184
186
188
190

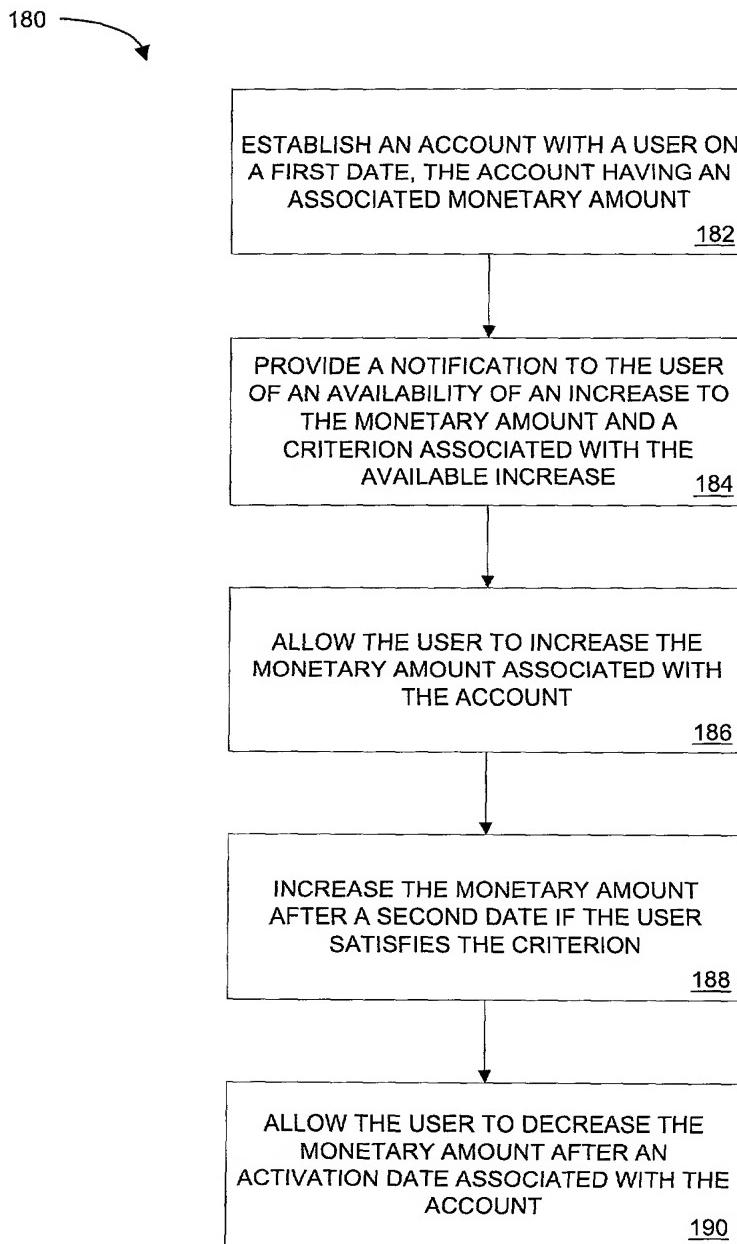


FIG. 3

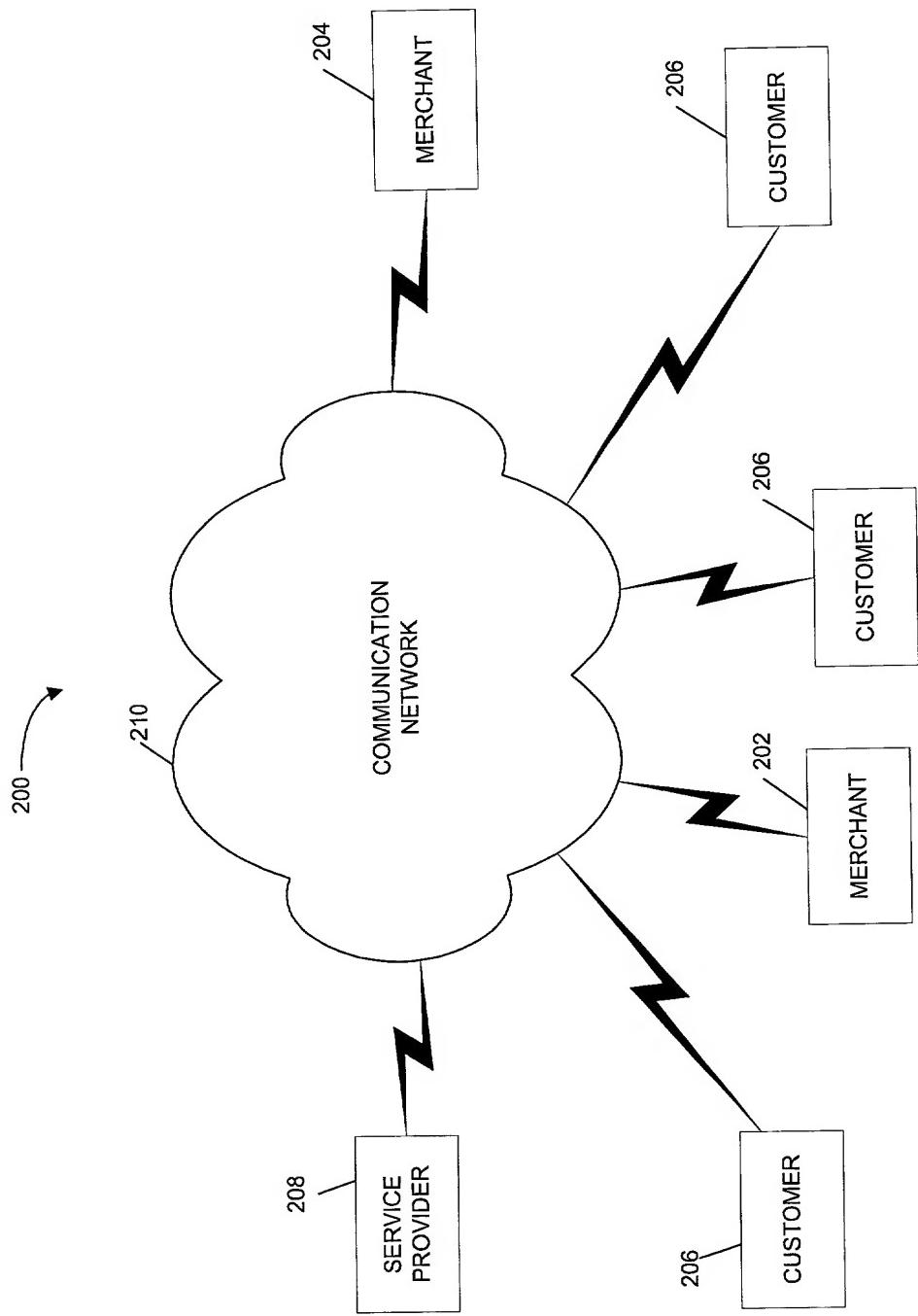


FIG. 4

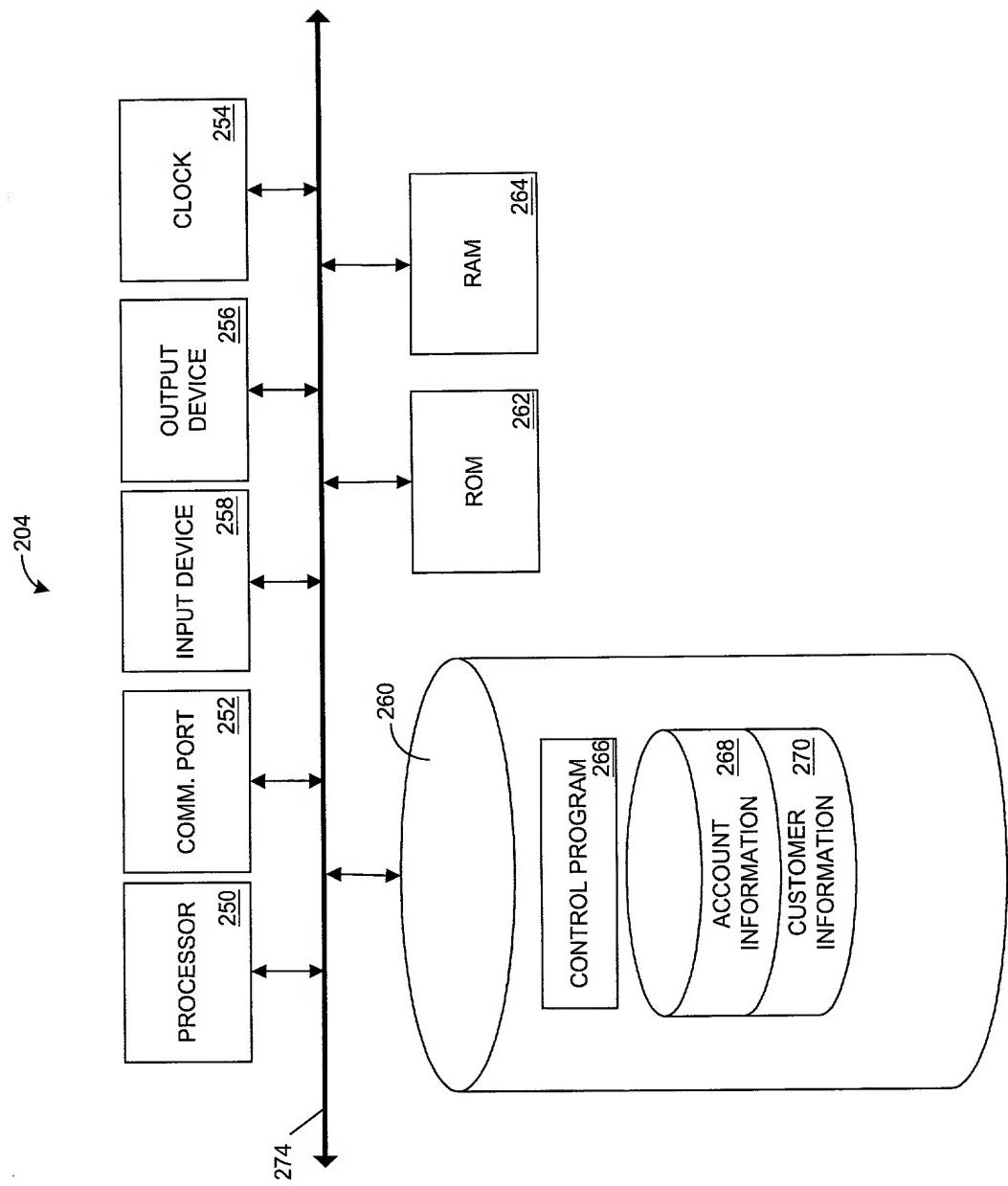


FIG. 5

300

ACCOUNT IDENTIFIER <u>302</u>	BALANCE <u>304</u>	ACCOUNT START DATE <u>306</u>	ACCOUNT ACTIVATION DATE <u>308</u>	BONUS AMOUNT AVAILABLE <u>310</u>	BONUS AMOUNT EARNED <u>312</u>	ASSOCIATED CUSTOMER IDENTIFIER <u>314</u>
A-3274	\$250.00	JANUARY 25, 2001	DECEMBER 1, 2001	\$10.00 PER \$100.00 IN BALANCE UP TO \$100.00 MAXIMUM BONUS	\$20.00	C-5580917
A-4910	\$135.00	MARCH 4, 2001	NOVEMBER 1, 2001	\$5.00 PER \$50.00 IN BALANCE UP TO \$75.00 MAXIMUM BONUS	\$10.00	C-3201956
A-9654	\$369.00	MAY 18, 2001	OCTOBER 15, 2001	\$10.00 PER \$100.00 IN BALANCE UP TO \$200.00 MAXIMUM BONUS	\$30.00	C-7867321

FIG. 6

CUSTOMER IDENTIFER <u>402</u>	CUSTOMER NAME <u>404</u>	CONTACT INFORMATION <u>406</u>	ACCOUNT IDENTIFIERS <u>408</u>
C-3201956	BILL JOHNSON	BILL@ACME.COM	A-4910
C-5580917	SUSAN SMITH	555 MAIN STREET ANYTOWN, USA 55555	A-3274
C-7867321	JACK WILSON	111 ELM STREET NEWVILLE, USA 11111	A-9654

FIG. 7